Railroads.

R. F. & P. RICHMOND FREDERICKSBURG

TRAINS LEAVE RICHMOND - NORTH-

WARD.

6:25 A. M.—Daily—Byrd St. Through.
7:30 A. M.—Daily—Hyrd St. Through.
7:30 A. M.—Daily—Hyrd St. Through.
7:30 A. M.—Week Days—Elba. Ashland
8:40 A. M.—Daily—Hyrd Street. Turough.
8:40 A. M.—Daily—Hyrd Street. Turough.
10:01 Noon—Week Days—Byrd St. Through.
10:02 P. M.—Week Days—Byrd St. WashHagion Accommodation.
4:00 P. M.—Week Days—Byrd St. Wash10:02 P. M.—Week Days—Elba. Washing.
6:03 P. M.—Week Days—Elba. Ashland
6:14 P. M.—Week Days—Elba. Ashland
6:14 P. M.—Week Days—Elba. Through.
8:20 P. M.—Daily—Main St. Through.
TRAINS ARRIVED RICHMOND—SOUTH.
WARD
6:30 A. M.—Week Days—Elba. Ashland

TRAINS ARRIVE RICHMOND—SOUTH, WARD

6:30 A. M.—Week Days—Elba. Ashlanil Accommodation,
7:50 A. M.—Dally—Byrd St. Through.
5:25 A. M.—Week Days—Byrd St. Washling-ington Accommodation.
19:35 A. M.—Sunday only—Elba. Washing-ion Accommodation.
10:40 A. M.—Sunday only—Elba. Ashlanil Accommodation.
12:26 P. M.—Dally—Main St. Through.
2:45 P. M.—Dally—Hyrd St. Through.
3:45 P. M.—Dally—Byrd St. Through.
4:45 P. M.—Dally—Byrd St. Through.
4:46 St. M.—Dally—Byrd St. Through.
4:46 St. M.—Dally—Byrd St. Through.
4:46 St. M.—Dally—Main St. Through.
4:47 St. M.—Dally—Main St. Through.
4:47 St. M.—Dally—Main St. Through.
4:47 St. M.—Dally—Main St. Through.
4:48 St. M.—Dally—Main St. Through.
4:48 St. M.—Dally—Main St. Through.
4:48 St. M.—Week St

dationa
All trains to and from Byrd Street Station stop at Elba.
Time of arrival and departures and consections not guaranteed.
C. W. CULP,
Gen'l Supt.
W. P. TAYLOR,
Gen'l Supt.

Southern Railway.

TRAINS LEAVE RICHMOND. N. B.—Following schedule figures pub-ished only as information, and are not maranteed;

AN INDUSTRIAL CENTRE THAT IS A "GITY BEAUTIFUL"

Building of Dams and Factories in a Georgia Town Paralleled by Development of Esthetic Spirit.

[Special to The Times-Dispatch.]

COLUMBUS, GA., December 28.—In Columbus the interesting spectacle is afforded of a large industrial centre that is striving earnestly, and with rather striking success, to be a "city beautiful." The city's record of planting a shade tree fo reach horse-power developed is quite un que, although of course it is simply a coincidence that the development of 10,000 horse-power from the falls of the Chattahoochee river at this point should be paralleled by the setting out of 10,000 shade trees in the streets by the municipality.

The Civic Improvement Legge, an organization of progressive men and women that was formed for the sole purpose of making the city more sightly and attractive, has adopted a novel plan of securing popular co-operation by offering prizes, as follows.

For the best kept and most attractive school grounds, \$25.

For the best kept fire engine house grounds, \$55. [Special to The Times-Dispatch.]

For the best kept public square in the city, \$10.

For the best kept fire engine house grounds, \$5.

For the best kept vacant lot in the city, \$5.

For the best and most attractive back yard in the city, \$5.

For the best and most attractive alley in the city, \$5.

Prizes are offered for the best kept private lawns in various sections of the city; for the best kept residence block in different residential sections, etc. A total of \$150 in prizes is offered at this time.

There will be lively competition, nor merely for the monetary reward, but for the pleasure of excelling in such a wholesome and commendable contest.

Large Roller Mill Sold.

Large Roller Mill Sold.

[Special to The Times-Dispatch.]
CHATHAM, VA., December 28.—The largest roller mill in Pittsylvania county, situated on Banister River, six miles from this place, and owned by the Banister Milling Company, composed of Neal Brothers & Brown, was very recently sold to Thomas F. Motley, of Cedar Hill, this county, for \$19,000. Since July this year this mill has ground 21,000 bushels of custom grain. The plant was erected at a cost of nearly \$20,000 about three years ago.

[Special to The Times-Dispatch.] WASHINGTON, D. C., December 28.— Messrs. Davis & Davis, Washington patent attorneys, report the grant this week to citizens of this State of the following patents: Charles D. Hungate, of Camp Creek

George O, Seward and F. Von Kugel-gen, of Holcombe Rock, producing steel.

Noman E. Woods, of Richmond,

Financial.





The Best Christmas Gift is a Bank Book

Open an account for each of your children with THE UNION BANK OF RICH MOND, VA. THE OLDEST AND STRONG.
EST SAVINGS BANK IN THE WHOLE SOUTH Teach them so add to it regular y. The saving habit is one of the very best they can form. Compound interest help make it grow. ONE DOLLAR or more will start an account. DO IT TO-DAY.

The Union Bank of Richmond, Va.

Capital and Surplus, \$600,000.00

Money to Loan

Life Insurance Co. of Virginia Branch, Cabell & Co. on desirably located business or residence property. For terms and conditions, call on or address

Mr. J. T. Lawrence,

HOME OFFICE, RICHMOND, VA.

The Way to Have A Happy New Year

Is to let the past be past, and then protect against worry for the future. If you knew you were going to live twenty years or more, and that you were going to make money, possibly you would not worry; but you do not know what the future has for you. Let the strong old Equitable Life save you and your leved ones worry in the future. Deposit some amount with us, and have your family protected if you die, and yourself guaranteed an absolutely safe investment if you live. Equitable policies always bring one hundred cents on the dollar, and those dollars generally come in at a time when most needed.

Financial.

If You Cannot Save

One-tenth of your income, how will your family do without tentenths of it? If you have nothing left now, what will you do after awhile, when you are older and less able to work? It is not what we make, but what we save; and very few ever save anything unless compelled to do so. We say we will—next month, next week, to-morrow—but it is the insurance policy of to-day that protects the widow and the orphan of to-morrow. You can buy other things any time if you have the money; but life insurance takes more than that—it can be bought only when you are in good health.

Governor Hughes

Endorses the Standard policies of the Equitable Life, which were prescribed by the State of New York for the protection of policy-holders, and the Equitable, with over \$400,000,000, guarantees that they are good.

Call or write for rates at your age.

William A. Danner, Gen. Agent 1118 East Main Street, Richmond, Va.

WANTED!

Men Who Can Sell Life Insurance

This company wrote more new insurance in Virginia in 1907 than any other company. In 1908 it intends to write TWICE AS MUCH AS ANY OTHER COMPANY.

WE HAVE THE MEANS, THE ORGANIZATION AND THE MOST "SELLABLE" POLICY EVER ISSUED.

American National Life

Insurance Company,

LYNCHBURG, VIRGINIA.

WALLACE A. TAYLOR, PRESIDENT,

Financial statements certified accepted without question by leading Financial statements certified to by us are financiers throughout the world.

laws of the State of New York to make examination and report upon the financial condition of corporations, firms and individuals and to perform the duties of expert and consulting accountants in general.

The American Audit Company

(Home Office 100 Broadway, New York City.)

Mutual Building, Richmond, Va. Phone 961.

Resident Manager, THOMAS P. HOWARD, Certified Public Accountant under the Laws of the State of New York.

BANK OF RICHMOND

Corner Ninth and Main Streets.

Capital and Surplus, - \$1,500,000

Offers to patrons every facility and accommodation con-ent with conservative banking. Interest allowed on deposits in Savings Department. Foreign Exchange bought and sold.

Depositary for the State of Virginia and City of Richmond



To Insurance Men:

for any Company, as Manager, Special or Local Agent, or Broker, "Remember"

The Keliance Life Insurance Co. of Pittsburg, Pa.

is the strongest life company ever or-ganized, issues all modern forms of nolicies, including Distribution, Annual Dividend (Guaranteed), Non-Partici-pating and Sub-Standards. It has fixed its own rates of Commissions, and has refused to enter into coalition to de-prive Agents or Physicians of living remuneration. OSCAR SWINEFORD, Manager, Richmond, Va.

BANKERS, 1111 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board

"V" Crimp And Other Styles of ROOFING

PRICES.

The Implement Co.

The Mutual Benefit

Will loan the Second premium on its policies. We do not know of any other company which will do this DO YOU?

C. Drewry & Co.

State Agents for Virginia, Richmond.

Announcement

We are now operating our new plant on North Boulevard. Take westbound Broad Street cars and get off at Robinson St.

Long Distance Phone 6768.

Richmond Iron Works,

MILLARD F. COX, General Manager.



Once a Year

Mahoney & Weisiger

523 East Main Street.

Westbrook Elevator Co.,

DANVILLE, VA., Manufacturers of

ELEVATORS

Passenger, Freight, Electric and Hand Power.

Our clevators require no repairs, and are good for perfect service all the year round. They are manufac-tured under our own patents, which guarantee safety devices.



LARGEST AND FINEST

ELECTRIC FIXTURE DISPLAY ROOM

WIRING OF RESIDENCES A

W. B. CATLETT ELECTRIC COMPANY 8 South Tenth Street.

PAINTSATINTED

Floor Paint, Floor Stain, Floor Brushes, Floor Wax, Floor Oil, Floor Varnish.

Jno. L. Branch & Co. 1424 East Main Street. Phone 164.



Do Not Be Uncomfortable in a Cold House

of heating you may desire.

Boilers and Radiators on exhibit in our store. No. 23 North Seventh Street.

Prices reasonable. Estimates and terms in application.

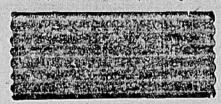
The W. E. Wood Heating Co.

Heating and Ventilating Engineers No. 23 N. SEVENTH STREET. Phone 4285. LAWRENCE SCI. SCH

C. P. E. BURGWYN,
CIVII. AND HYDRAULIC ENGINEER.
Virginia Trust Co. Building, Hichmond, Va.
Rivers and harbors improved. Wharves
and terminals constructed. Water powers
developed. Railroads built. Water-works
erected. Reports on properties. Sewer
systems designed.
CLEAR WATER FILTRATION

BALDWIN & BROWN, 1557 E. Main St. Richmond, - Va.

Corrugated and V-Crimp Roofing, Painted and Galvanized.



Rubber Roofing Carey's Magnesia Cement Roofing. Tarred Paper.

haroware, Lime, Cement, Terra Cotta Pipe.

ORGANIZED 1848

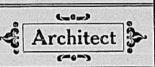
Union Mutual Life Insurance Co.

Assets and Income, \$16,722.195 Surplus, \$600,000.00

This Company was examined October, 1906, by Actuary and Examiner S. H. Wolfe, New York; Joseph Button, Virginia; E. E. Rittenhouse, Colorado; Frederick L. Cutting, Massachusetts; S. W. Carr, Maine State Insurance Commissioner, and they united in stating on December list that the Company was entirely solvent, and that there was no diversion of funds for political or other improper purposes.

DUKE A. PUTNEY, State Manager,

W. Leigh Carneal



Room 203, Bank of Richmond Bldg. Phone 6101

Mitchell & Mayo,

Mechanical and Electrical Engineers.

Complete Steam, Electric, Heating and oducer Gas, Plant Installations.

Room 210 Commonwealth Bank Building,



ANDERSON LABEL PRINTING CO.

JOB AND LABEL PRINTING WRITE FOR SAMPLES and PRICES 1691

1335-37 E. Franklin St., Richmond, Va

Paint

Makes your nouse last longer and saves other repuir bills.

We use the best materials and labor on all our work; you get full paint value for every dollar you spend.

No. 109 NORTH EIGHTH STREET.

Clarke's Christmas Cutlery

Good for use all the year round. Large and beautiful variety of

Pocket Knives

Carvers and Scissors

Razors All Kinds

Warranted. Manicure Sets **Brass Fire Sets** Fenders and Andirons

Clarke---Hardware 1215 Main Street.

Richmond Transfer Co. UNION RAILROAD AND PULLMAN

OFFICE.

819 E. Main St., Murphy and Jefferson
Hotels.

CITY TICKET AGENTS FOR ALL LINES SAGGAGE CALLED FOR AND CHECKED FROM RESIDENCE. GENERAL EUROPEAN STEAMSHIP AGENTS.

> ATTRACTIVE BOOKLETS. Steamboats.

Virginia Navigation Co.'s

ITSIRIA NAVISATION CO.S.

JAMES RIVER DAY LINE,

STEAMER POCAHONTAS LEAVES FROM
OLD DOMINION WHARF MONDAY, WEDSENDAY and FRIDAY at 7.A. M., for Norfolk, Portsmouth, Old Point, Newport News,
Charmont and James River landings, conmeeting at Old Point for Washington, Baitimore and the North Staterooms reserved
for the night at moderate prices on Pocahontas. Electric cars direct to the whart.
Tickets on sale at Richmond Transfer Co.,
S19 East Main Street, 808 East Main Street,
or on wharf or steamer. Fare to Norfolk,
one way, \$1.50, Round trip, \$2.50; second
class, \$1.00.

Freight received for above-named places
and all points in Eastern Virginia, North
Carolina and the East.

JOHN F. MAYER, Agent.

1RVIN WEISIGER, Gen'l Mgr.

Merchants and Miners Trans portation Co Norfolk to Boston, Mass., and Providence, R. I.

Steamers leave Norfolk for Boston Tues-ay, Wednesday, Friday and Sunday. For rovidence Monday, Thursday and Saturday, t & P. M. Passengers and freight taken or all New England points. Tickets on ale-at C. & O. Ry, N. & W. Ry, offices and os. 808 and 819 East Main.

The Clyde Steamship Company

PHILADELPHIA.
RICHMOND AND NORFOLK LINE.
Freight received and delivered daily at
the control of Winter Cruises to Summer Lands TWO SPECIAL 26-DAY TOURS TO JA-IAICA, December 28th and January 11th,

MAICA, December Solt and Salva, 180.06 up.
TWO WEST INDIES CRUISES, 28 days, 180.06 up.
TWO WEST INDIES CRUISES, 28 days, 190.06 up.
THREE SHORT CRUISES, 16 days, 190.07 up.
ASSAU, 190.07 up.
CRUISES, 190.07 up.
CRUISES, 190.07 up.
CRUISES, 190.07 up.
THE ORIENT AND AROUND THE WORLD, \$150.00 up.

"Ask Mr. Bowman," Steamship and Tourist Agent, 808 East Main Street, Richmond, Va. PATRONIZE HOME INDUSTRY.

The Valentine Museum ELEVENTH AND CLAY STREETS. Open daily from 16 A. M. to 5 P. M.

guaranteed;
7.00 A. M.—Daily—Local for Charlotte,
11:15 A. M.—Daily—Limited — Buffet Pullman to Atlanta and Birmingham, New
Orleans, Memphis, Chartaneoga, and
all the South. Through coach for
Chase City, Oxford, Durbam

f.:00 P. M.—Ex. Sunday—Keysville Local
11:30 P. M.—Daily—Limited Pullman ready
21:30 P. M. for all the South.

YORK, PURPLY, A. S.

YORK RIVER LINE,

4:20 P. M.—Ex. Sunday—To West Point—
Connecting for Baltimore, Monday,
Wednesday, Friday,
2:15 P. M.—Monday, Wednesday and Friday,
4:30 A. M.—Ex. Sunday—Local to West
Point,

TRAINS ARRIVE RICHMOND.

5:55 A. M., 8:40 P. M.—From all the South
4:10 P. M.—From Chariotte, Raleigh, Durham, Chase City and local stations.

8:40 A. M.—From Keystille—Local,
9:20 A. M.—From West Point, and from
Baltimore Wednesday, Friday and
Sunday,

10:45 A. M., 5:45 P. M.—Local from West
Point. C. W. WESTBURY, D. P. A., 930 E. Main Street, Phone 455.

Chesapeake & Ohio Railway

9:00 A. M | Fast daily trains to Old

3:00 A. M. Fast daily trains to Old
4:00 P. M. Point and Norfolk
7:40 A. M.—Dally, Local to Newport News.
5:00 P. M.—Dally, Local to Old Point.
2:00 P. M. Dally, Local to Old Point.
11:00 P. M. Sieeper,
10:00 A. M.—Dally — Charlotterville, except.
Sunday to Hinton, except Saturday and Sunday to Cincinnati,
5:15 P. M.—Week Days—Local to Gordons.
ville,
10:00 A. M.—Dally — Lynchburg, Lexington,
Va., and Ciliton Forge,
5:15 P. M.—Week Days—To Lynchburg.
TRAINS ARRIVE RICHMOND,
From the East—9:40 A. M., 11:45 A. M.,
7:00 P. M., 8:15 P. M.
Main Line West—7:30 A. M., *8:20 A. M.,
3:45 P. M., 7:45 P. M.,
James River Line—8:35 A. M., 6:45 P. M.
Dally except Sunday.

Atlantic Coast Line

EFFECTIVE DECEMBER 1, 1907.
TRAINS LEAVE RICHMOND DAILY.
For Florida and South, \$:15 A. M. and
21 P. M.
For Norfolk: \$:00 A. M., 2:00 P. M. and
125 P. M. For N. & W. Ry, West: 9:00 A. M., 12:19
For Patashus For Petersburg: 9:00 A. M., 12:10, 2:00, 1:28 P. M., 6:00, 9:40 P. M., 7:25 and 11:20 M. For Goldsbore and Fayetteville: *3:28 F. M. Trains arrive Richmond daily: 6:25, 7:40 A. M., *8:25, **10:45 and 11:39 A. M., *1:27, 2:05, 6:59, 8:00 and 8:50 P. M. *Except Sunday. *Sunday only. Time of arrivals and departures and confections not guaranteed.

C. S. CAMPBELL, D. P. A.

ONLY ALL RAIL LINE TO NORFOLK Leave Byrd Street Station, Richmond. In Effect December 1, 1997. In Effect December 1, 1907.
FOR NORFOLK: 9:00 A. M., 2:00 P. M. and 7:25 P. M. daily.
FOR LYNCHBURG, THE WEST AND SOUTHWEST: 9:00 A. M., 12:10 P. M. and 9:46 P. M. daily.
ARRIVE RICHMOND.—Trom Norfolk, 11:30 A. M., and 6:50 P. M. daily. From the West, 7:40 A. M., 2:05 P. M. and 8:50 P. M. daily.

Seaboard Air Line Railway.

SOUTHBOUND TRAINS SCHEDULED TO LEAVE RICHMOND DAILY, 9:35 A. M.—Local to Norlina, Raleigh, Parlotte, Wilmington, 12:30 P. M.—Steepes and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Florida points 2:25 P. M.—Steepers and coaches, Atlanta Birmingham, Memphis, Savannah, Jackson wille and Southwest. NORTHBOUND TRAINS SCHEDULED TO ARRIVE RICHMOND DAILY. 6:50 A. M., 6:35 P. M., 7:05 P. M.

Richmond and Chesapeake Bay R'y Electric trains, to and from Ashland, standing at intermediate stations upon signal DAILY. Leave Richmond (Broad and Laure) treets)—6:05, 7:10, 8:10, 9:10, 11:10 A. M. 1:0, 2:10, 3:10, 4:10, 5:10, 6:10, 7:10, 8:12, 10, 11:30 P. M. Leave Ashland—5:55, 7, 8, 9, 10 a. M., 12 con, 2, 3, 4, 5, 6, 7, 8, 9, 10:20 P. M.

Richmond and Petersburg Electric Railway Cars leave corner of Seventh and Perry Streets, Manchester, every hour (on the hour) from 6 A. M. to 10 P. M. 11 P. M. car to Chester, Last car, 12 midnight, through to Petersburg, Limited car, 5.45 P. M., daily, except Sunday.

Cars leave Petersburg, foot of Sycamore Street, every hour from 6:35 A. M. to 10:35 P. M., Last car, 11:40 P. M.; limited car, 7:15 A. M. daily except Sunday.

All cars from Petersburg connecting Rienmond cars.

Steamboats.

LD DOMINION STEAMSHIP CO.

Night Line for Norfolk. Leave Richmond every evening (foot Ash Street) at 7 P. M., stopping at Newport cows on route. Pare, \$2.50 one way: \$4.50 ound trip, including stateroom batth; mea-sixtra. Street curs to steamers what?.

FOR NEW YORK.

Via Night Line Steamers (except Saturday) making connection in Norfolk with Main Ince Ship following day at 7 P. M.; also Norfolk and Western Ry, at 9 A. M. and 3 A. M. and 4 P. M., making connection daily (except Sunday) at Norfons with Main Lina skips salling 7 P. M. Tickete ves E. Main St. Riemmond Transfer Co., 819 H. Main St., The Jefferson, Murphy's Hotel.